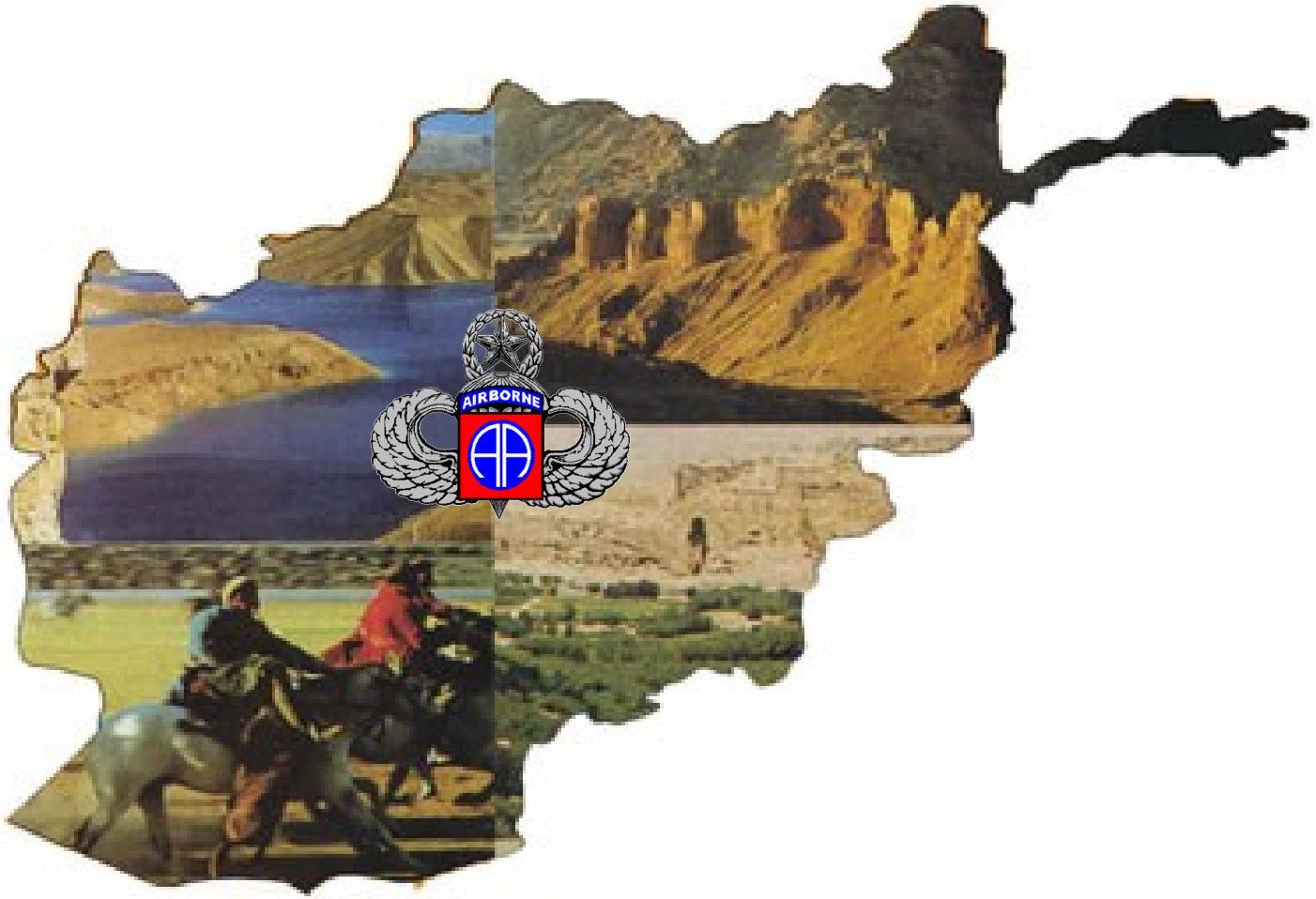
PRE-DEPLOYMENT BRIEF



4-73 CAVALRY

FRG AFGHANISTAN OVERVIEW AGENDA

- Introduction
- Mailing Address
- Web Site Instructions
- FRG Contact Roster
- Financial Entitlements During Deployment
- SCO Closing Comments

4-73 CAV MAIL

RANK/FULL NAME

4-73 CAV/4TH BCT/82ND AIRBORNE

CAMP/FOB NAME

APO AE 09354

HOW TO GET TO OUR WEB SITE

http://www.bragg.army.mil/4%2D73CAV/

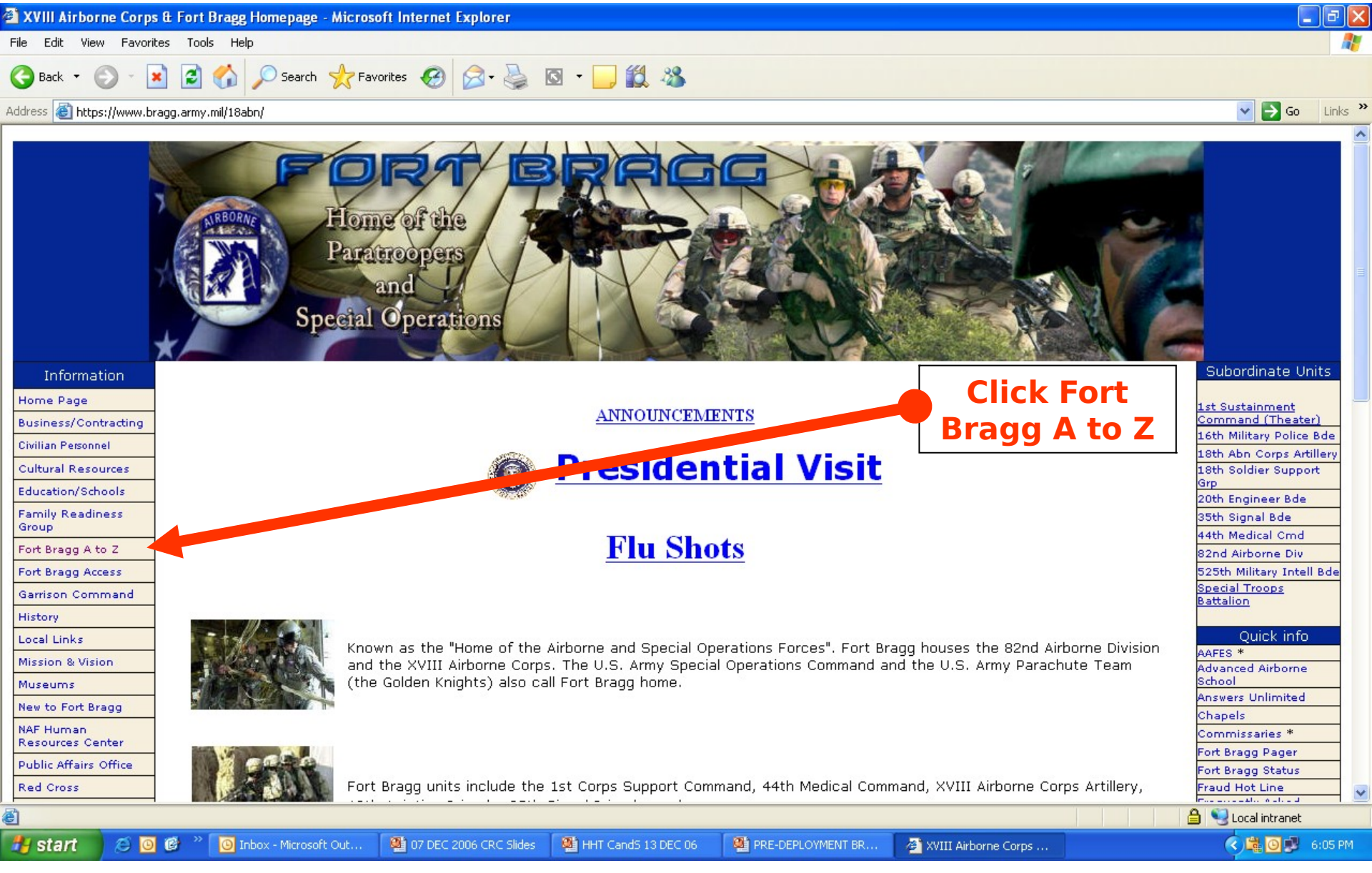
OR.....

How to Access the SQDN Web Page

Type in https://www.bragg.army.mil/

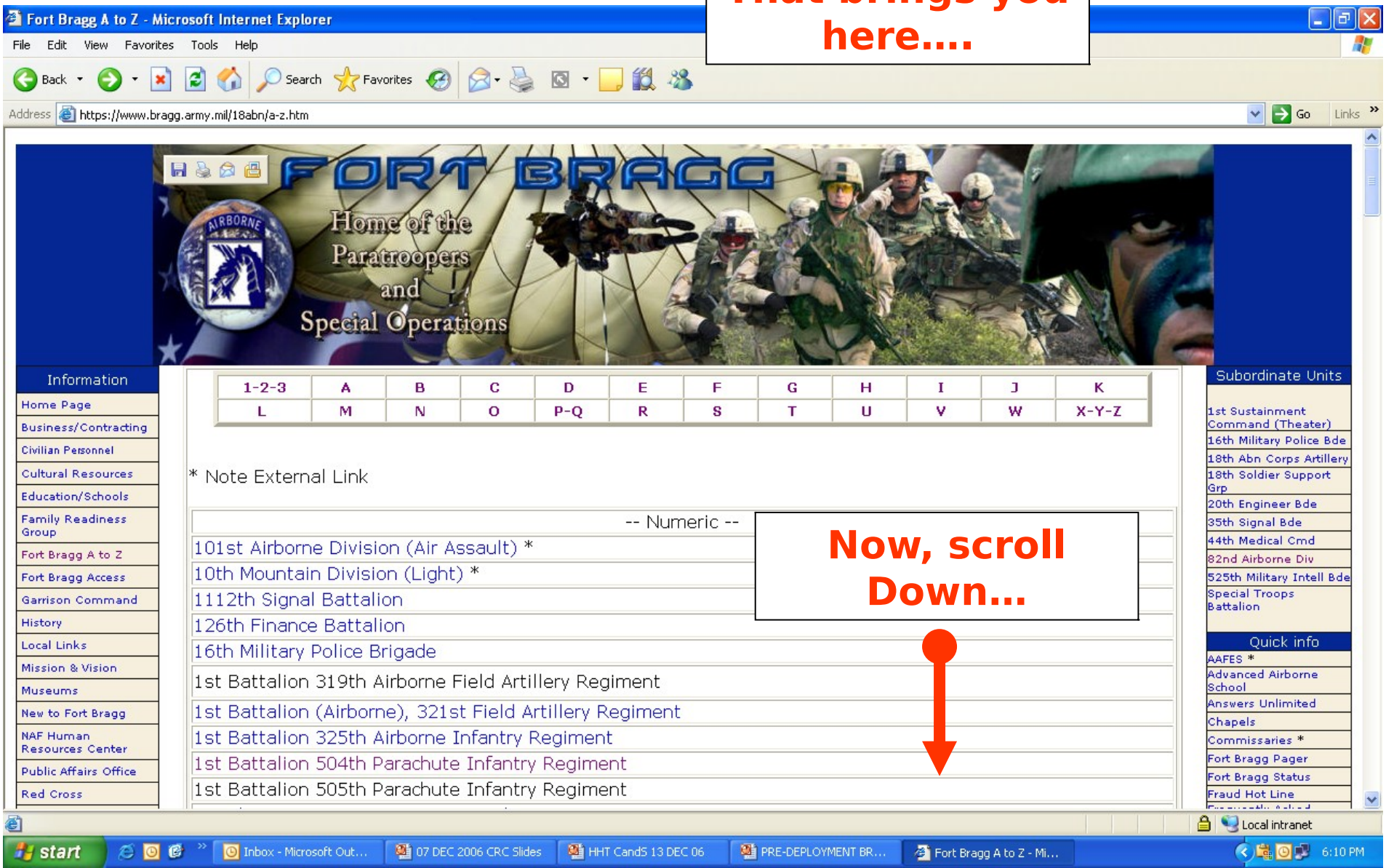
Click in the Warrior

How to Access the SQDN Web Page



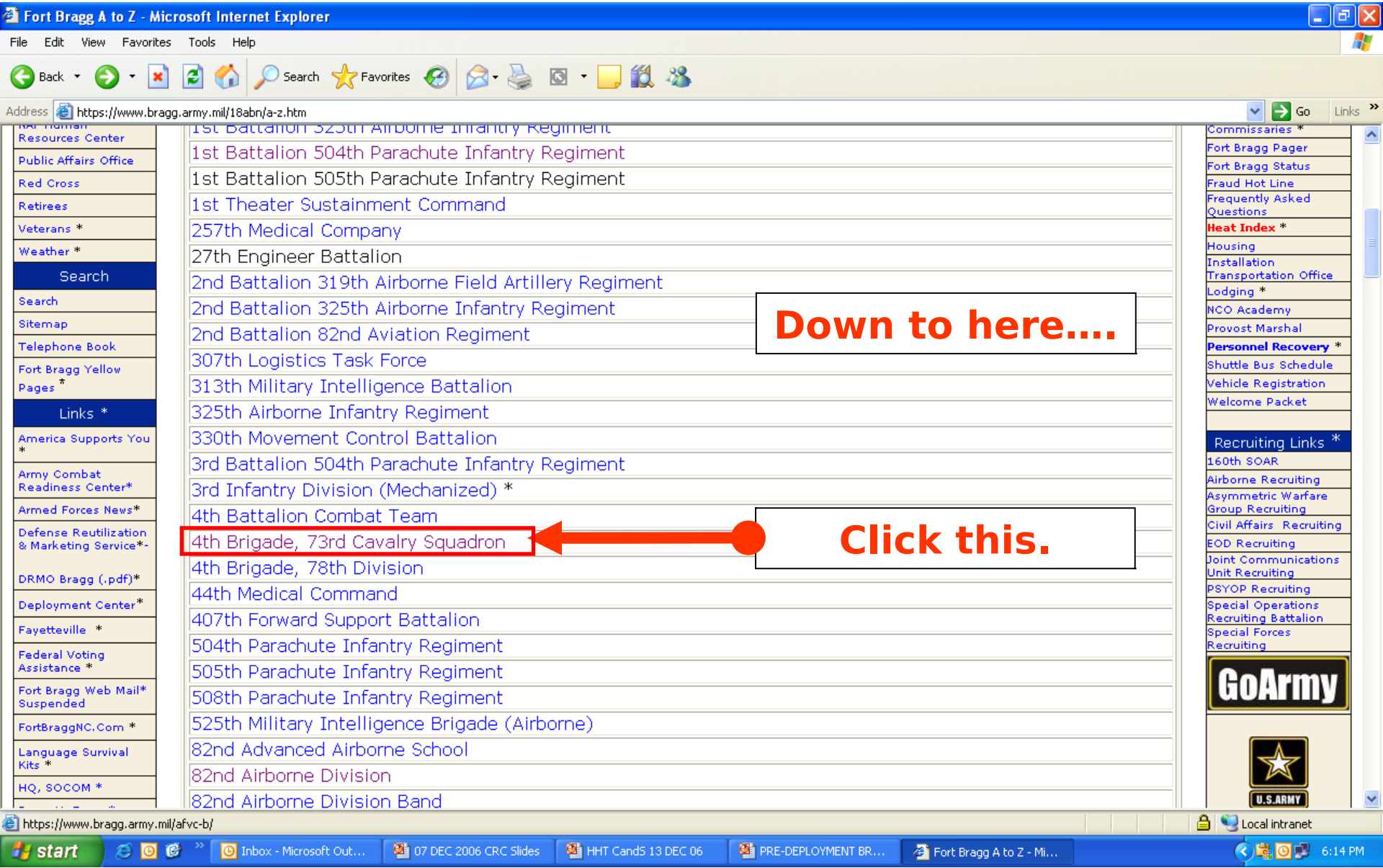
How to Access the SQDN Web Page

That brings you here….

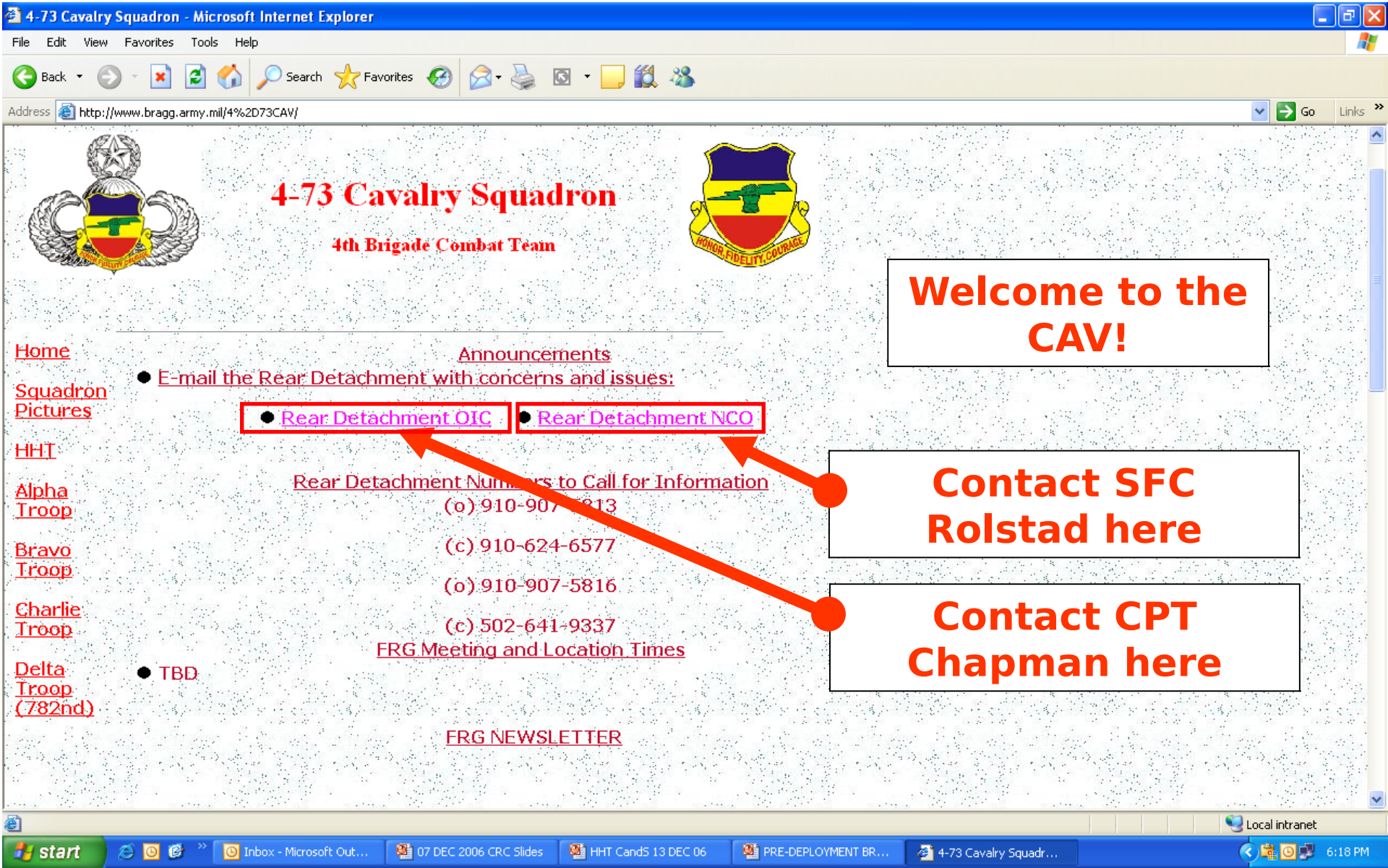


Now, scroll Down…

How to Access the SQDN Web Page



How to Access the SQDN Web Page



DEPLOYED SOLDIERS GUIDE TO FINANCIAL ENTITLEMENTS

HOW YOUR PAY STACKS UP WHILE DEPLOYED

TEMPORARY DUTY (TDY)

Per Diem

Per diem is a travel allowance provided as a daily payment in lieu of reimbursement of actual expenses during government directed travel. Soldiers deployed under Temporary Change of Station (TCS) orders, Temporary Additional Duty (TAD) orders, or Group Travel Orders (unit movement orders) are entitled to per diem.

The amount of per diem is based on the availability of lodging, meals, and the incidental expense rate specified by the Per Diem, Travel, and Transportation Allowance Committee for the location. **The current specified incidental expense rate for all overseas locations is $3.50 per day**. Specified lodging and meal rates vary by location.

In general, deployed Soldiers only receive the incidental portion of per diem as military lodging and meals are available throughout the theater.

Soldiers do not receive per diem during rest and

FAMILY SEPARATION ALLOWANCE

(FSA-II)

Family Separation Allowance (FSA-II) is intended to offset added expenses incurred by a member due to enforced separation from dependents. **FSA is payable at $250 per month ($8.33 per day).** Entitlement begins the day of departure from home station and ends the day prior to return to home station. It will appear as FSA on the Leave and Earning's Statement (LES).

FSA is payable to any Soldier with dependents who is TDY for more than 30 days and the dependents are not residing at or near the TDY station. Entitlement stops if the Soldier returns to home station for more than 30 days during the TDY period. FSA is generally payable to a dual military couple with no dependents, if the couple resided together before being separated, and are deployed to different locations. (Only one member is entitled even if both are deployed).

Soldiers are required to complete a DD Form 1561 before this entitlement may start. Agents may not sign the DD Form

\SIC ALLOWANCE FOR SUBSISTENCE

(BAS)

Basic Allowance for Subsistence (BAS) is a cash allowance intended to help reimburse Soldiers for expenses incurred when subsisting themselves.

During a contingency deployment, BAS is normally payable to all officers, warrant officers, and enlisted members. The standard rate for **officers is $183.99 per month**. The standard rate for **enlisted is $267.18**. Entitlement begins the day of departure and ends the day of return to home station. Those Soldiers that are meal card holders, will have their meal deductions stopped.

BAS is not collected for meals consumed while deployed. Instead, the Soldier forfeits the meal portion of per diem when subsisted at no charge. TCS/TAD orders should reflect periods when Soldiers are charged for subsistence. During these periods, the applicable per diem rate will apply.

BASIC/OVERSEAS HOUSING ALLOWANCE
(BAH/OHA)

Basic Allowance for Housing (BAH/OHA) is a cash allowance intended to help reimburse Soldiers for expenses incurred when quarters are not provided by the government.

During a contingency deployment, BAH/OHA entitlement does not normally change. Active component Soldiers who were entitled to BAH/OHA prior to deployment generally continue to receive BAH/OHA unless other circumstances change (e.g. designated authority revokes Soldier's authorization to reside off-post). Likewise, Soldiers who were not receiving BAH/OHA generally continue non-receipt unless other circumstances change (e.g. Soldier's spouse uses power of attorney to terminate government quarters). Reserve component Soldiers must establish entitlement to BAH/OHA upon mobilization.

For active component Soldiers, BAH/OHA rates vary by rank, dependent status, and assigned permanent duty station. During deployment, the BAH/OHA rate continues based on the assigned permanent duty station. This rate does not change even if dependents choose to relocate to another area for duration of the deployment, unless orders are issued to assign the dependents to a designated location – then BAH/OHA is

BASIC/OVERSEAS HOUSING ALLOWANCE

(BAH/OHA) continued

For reserve component Soldiers, BAH/OHA rates vary by rank, dependent status, and home of residence zip code/location code. During deployment, Soldiers are entitled to BAH-I/OHA if maintaining a residence. Rate of BAH-I/OHA is based on home of residence zip code/location code and applicable dependency status. Soldiers without dependents are entitled to BAH-partial if not maintaining a residence unless the Soldier uses the entitlement for special storage of household goods. Reserve component Soldiers using special storage of household goods and not maintaining a residence are not entitled to BAH.

Soldiers paying child support who have no other dependents are entitled to BAH-DIFF. If a Soldier paying child support who has no other dependents also maintains a residence, the Soldier is entitled to BAH-DIFF and BAH-I/OHA at the without dependent rate. Utilization of special storage of household goods does not impact entitlement to BAH-DIFF.

COST OF LIVING ALLOWANCE

(COLA)

Cost of Living Allowance (COLA) is a cash allowance intended to enable an equitable standard of living in areas where costs of living is unusually high.

Members permanently assigned to certain designated areas receive this entitlement. During a contingency deployment, COLA entitlement does not normally change. **Soldiers who were entitled to COLA prior to deployment generally continue to receive COLA.**

Soldiers deploying from an area not qualifying for COLA are not entitled to COLA while deployed even if the deployed location is a designated COLA area.

COLA rates vary by rank, dependent status, number of dependents, and assigned permanent duty station. During deployment, the COLA rate remains that of the assigned permanent duty station. Except for periodic adjustments, the basic determination does not change as long as command sponsored dependents remain in the designated area.

However, if dependents return to CONUS or leave the PDS area for more than 30 days, COLA is changed to reflect the number of dependents remaining at the PDS. If all dependents leave the PDS for

HARDSHIP DUTY PAY - LOCATION
(HDP-L)

Hardship Duty Pay – Location for Designated Areas (HDP-L) is a special pay intended to compensate Soldiers serving in locations where living conditions create undue hardship on them.

It is payable to all Soldiers who are performing official duties for more than 30 days in a designated hardship duty location (see entitlements map on page 4).

HDP-L rates vary by location. Specified amounts are monthly amounts paid on a daily basis (e.g. $50 HDP-L rate equates to $1.66 per day; $**100 HDP-L rate equates to $3.33 per day**; $150 HDP-L rate equates to $5 per day). **Entitlement begins the day of arrival in the designated location and ends the day of departure. Specified amounts are the maximum receivable for a given month.**

If necessary, in-theater servicing finance units will start HDP-L entitlement after arrival in theater.

HOSTILE FIRE/IMMINENT DANGER PA

(HFP/IDP)

Hostile Fire/Imminent Danger Pay (HFP/IDP) is a special pay intended to compensate Soldiers serving in locations where they are subjected to imminent danger and/or hostile fire. It is payable to all Soldiers performing official duties in a designated HFP/IDP area.

In-theater servicing finance units will start HFP/IDP entitlement after arrival in theater.

'OMBAT ZONE TAX EXCLUSION (CZTE

Combat Zone Tax Exemption (CZTE) exempts Soldiers who serve in designated hostile fire pay areas from payment of income taxes. **Both federal and state income tax withholding are exempted.**

Any Soldier serving in a designated combat zone, or in a designated HFP zone performing direct support to operations is entitled to CZTE.

Officers' pay up to the base pay of the Sergeant Major of the Army, plus HFP are eligible; the current ceiling is $6,529.20. Income earned beyond this amount is fully taxable. For enlisted members, all eligible pay is exempt.

Leave earned while in a CZTE area is also excluded from income taxes. For tax purposes, leave earned in the CZTE area is the first leave used after leaving the CZTE area.

Reenlistment bonuses contracted in the CZTE area are excluded from federal income taxes. Installments from prior contracts are not exempted. Social Security and Medicare

***OMBAT ZONE TAX EXCLUSION** (CZTE)*

TYPES OF PAY EXCLUDED

The following military pay items can be excluded from income taxes:

1. **Active duty pay** earned in any month served in a combat zone.
2. Student loan repayments that are attributable to periods of service in the combat zone provided a full year's combat zone service is performed to earn the repayment.
3. **A reenlistment bonus if the voluntary extension or reenlistment occurs while serving in a combat zone**.
4. Pay for accrued leave earned in any month served in a combat zone.
5. Pay received for duties as a member of the armed forces in clubs, messes, post and station theaters, and other non-appropriated fund activities. The pay must be earned in a month the member served in a combat zone.
6. Awards for suggestions, inventions, or scientific achievements members are entitled to because of a submission they made while serving in a combat zone.

SAVINGS DEPOSIT PROGRAM

(SDP)

Soldiers serving in Operations Enduring Freedom are eligible to participate in the Savings Deposit Program.

Service members may begin making deposits on their 31st consecutive day in the designated area at their servicing finance office. Eligibility to make deposits terminates on the date of departure from theater. Active duty members may make deposits by cash, personal check, traveler's check, money order or allotment (preferred method). Standing policies regarding personal check acceptance and regulatory restrictions regarding number and type of allotments apply.

All deposit amounts, regardless of depository method, must be made in $5 increments (e.g. $50, $65, $1005, not $1001.67) and cannot exceed a Soldier's monthly unallotted current pay and allowances (e.g. monthly net pay after all deductions and allotments; includes special pays and reenlistment bonus). More than one deposit may be made in a month, but the cumulative total of the deposits cannot exceed the month's unallotted pay and allowances.

SAVINGS DEPOSIT PROGRAM

(SDP)

An agent (person who has a power of attorney on your behalf) may make a deposit using a special power of attorney. The special power of attorney must reflect the action the agent is attempting (e.g. if starting a SDP allotment must give authority to start, stop or change allotments).

When a Soldier makes a deposit by personal check, traveler's check, cash or money order, the servicing finance office records the deposit on a DD Form 1131, Cash Collection Voucher. The DD1131 states the Soldier's name, SSN, unit, date of deposit, status (active or reserve component), applicable accounting classification, and method of payment (e.g. cash personal check #233, travelers check, money order). Soldiers should retain and safeguard their copy of the cash collection voucher as their proof of deposit.

When a Soldier makes a deposit by allotment, they must complete a DD Form 2558, Authorization to Start an Allotment, and submit it either directly to their servicing finance office or through their unit personnel administration center (P-4C). In block 16, the Soldier writes "S-SAVINGS"and in Block 17, writes 9999955. ***Soldiers MUST submit***

SAVINGS DEPOSIT PROGRAM

(SDP)

Accrual of Interest: Deposited funds accrue interest at 10% per annum, compounded quarterly, based on calendar year. Interest only accrues on amounts up to $10,000 (principal and accrued interest combined). Deposits made on a cash collection voucher on or before the 10th of the month accrue interest from the 1st of that month. Deposits made after the 10th of the month accrue interest from the first day of the following month.

Eligibility for SDP stops on the day of departure; however, interest will continue to accrue up to 90 days after redeployment. If the Soldier requests withdrawal of funds prior to the 90th day, interest stops on date of request.

(NOTE: If the 90th day falls on any day other than the last day of a month, interest will accrue through the last day of the preceding month.)

Since the IRS considers SDP interest unearned income **the interest is taxable** even though the Soldier is located in a combat zone tax exempt (CZTE) area.

SAVINGS DEPOSIT PROGRAM

(SDP)

Compute interest at the rate of 10 percent per annum, compounded quarterly, according to calendar quarter. Compute quarterly interest on the average quarterly balance on deposit. Ten percent is compounded quarterly on amounts less than $10,000. Once $10,000 is on deposit, simple interest will be computed on the $10,000. No interest is paid on amounts exceeding $10,000, except on amounts in the case of a member who is in a missing status.

Compute interest at the rate of:

1 Month-1/12 of 10 percent or .00833
2 Months-2/12 of 10 percent or .01667
3 Months-(Full Quarter)-.025

SAVINGS DEPOSIT PROGRAM

(SDP)

Making Withdrawals. Soldiers may discontinue deposits at any time. Generally, withdrawals may only be made upon termination of eligibility for the Program. Withdrawals of this type must be for the entire sum.

If a Soldier's account contains over $10,000 they may make quarterly requests to withdraw the balance that exceeds $10,000. The $10,000 remains in the account until the Soldier's eligibility terminates and they withdraw the remaining funds in entirety. Soldier's may make emergency withdrawal requests of full or partial amounts before eligibility termination. Emergency requests must be for the health and welfare of a member or their dependent and must be substantiated by a written request from the member's unit commander.

SAVINGS DEPOSIT PROGRAM

(SDP)

To receive funds, mail or fax a written request to the address below. Include the following: name, social security number, branch of service, component (e.g. active or reserve), start and stop date of tour in eligible area, and amount requested. Active duty Soldiers will automatically receive their payment via electronic funds transfer (EFT) to the same account as their normal monthly pay.

DFAS- Cleveland Center (DFAS-CL)
ATTN: Code FMAA
1240 East 9th Street
Cleveland, OH 44199-2055.

FAX Commercial: 216-522- 6924
DSN: 580-6924

Questions regarding SDP withdrawal requests should be directed to:
Toll Free (stateside only) 1-800-624-7368
COMM 2161522-6545
DSN 580-6545

THRIFT SAVINGS PLAN

(TSP)

The Thrift Savings Plan (TSP) is a Federal Government-sponsored retirement savings and investment plan that allows tax-deferred investing. For 2006 and thereafter, the TSP limits are eliminated, however, there is a $15,000 annual IRS limit. Soldiers can contribute 1% to 100% of any incentive pay; pay or bonus pay if they elect to contribute base pay. TSP savings based on earnings while entitled to CZTE will be non-taxable when withdrawn at retirement. Interest income earned on all savings is taxable.

If you would like to start, change or start TSP contributions, follow the instructions on the myPay website or submit an election form TSP-U-1 to your local finance office.

Information on the TSP loan program or in-service withdrawals can be found at http://www.tsp.gov.

SPECIAL LEAVE ACCRUAL

Special Leave Accrual (SLA) is the authority to exceed a 60-day leave balance at fiscal year end. It is not an additional form of leave. SLA is intended to provide relief to Soldiers not allowed leave during lengthy deployments or periods of hostility. ODCSPER is the proponent for SLA. Governing rules are prescribed in AR 600-8-10, Leaves and Passes, Chapter 3.

SLA is authorized for Soldiers serving in an area in which they were entitled to HFP for at least 120 continuous days. SLA approval for this category is automatic.

SLA is authorized for Soldiers assigned to a designated deployable ship, mobile unit, or other similar prescribed duty and were prevented use of leave due to assignment and designation.

SLA is also authorized for Soldiers who deployed for at least 60 days and less than 120 days to meet a contingency operation of the U.S. or to enforce national policy or an international agreement based on a national security threat, and were prevented from using leave through the FY because of deployment or mission requirements.

Soldiers who earned SLA while in a HFP area have 3 fiscal years to take the leave. SLA is debited from the leave account using the last in, first out method.

FAMILY SUPPORT

Special Power of Attorney for DFAS (POA). With a special power of attorney, the Soldier can grant their spouse the right to establish, change, or stop an allotment. The special power of attorney must specifically state the authority to establish, change, or stop allotments. In addition, with a special power of attorney the spouse can establish, change, or stop transactions involving the Thrift Savings Plan and the Savings Deposit Program.

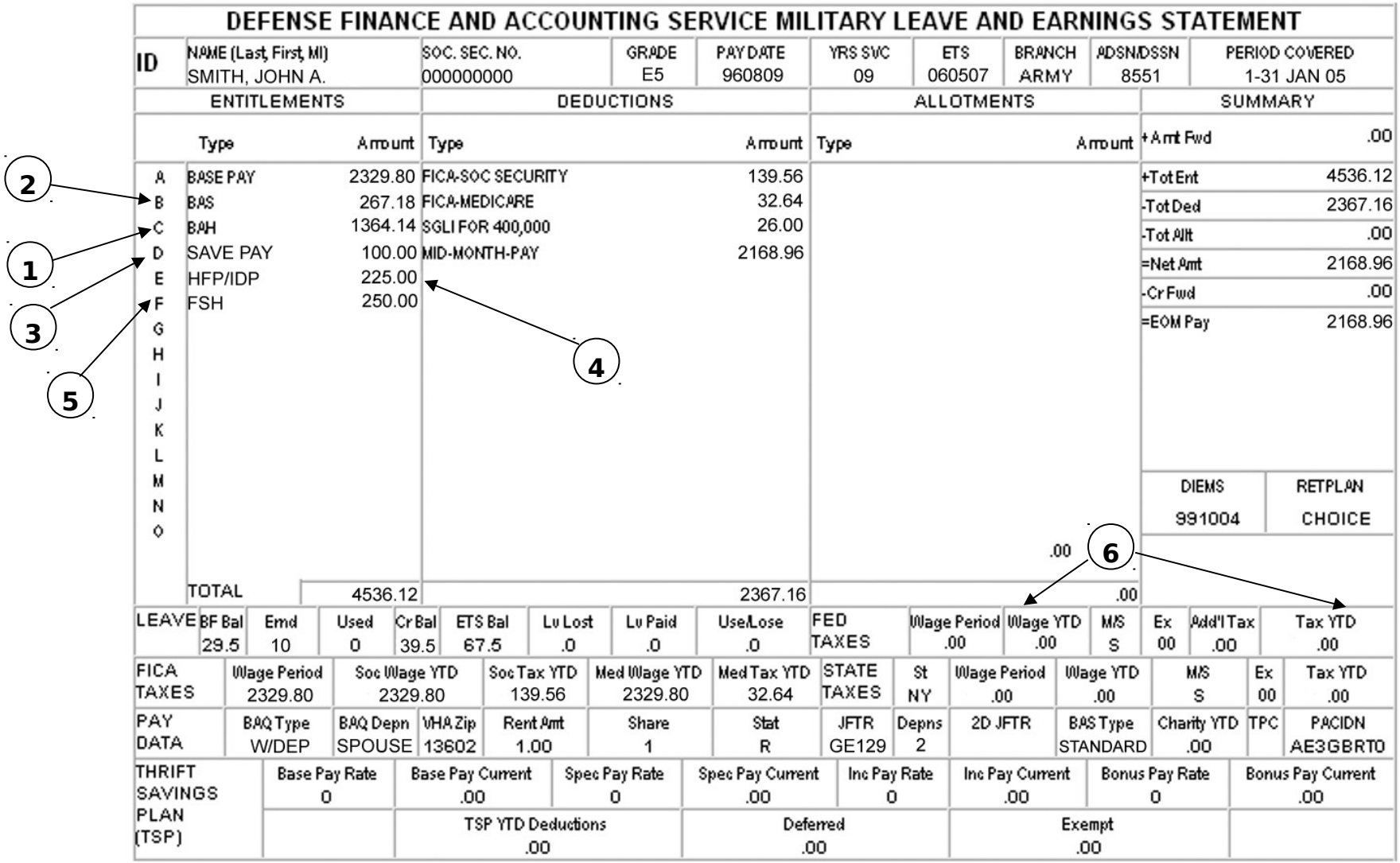
Dependent Support. Soldiers must ensure their families have access to adequate financial support in their absence. This may include access to checking and/or savings accounts or establishment of allotments. Checking accounts are generally preferred in order to maximize access to funds by both the Soldier and their dependent(s). In order to cash checks at local finance offices a Soldier must have a current DD 2761 on file prior to deploying.

ADJUSTMENTS

Entitlement Adjustments. The manifest is used to start, stop and adjust numerous pay entitlements. It is critical that Soldiers returning prior to the main body (ie. Emergency leave, etc.) are reported to finance and the rear detachment
commander ensures the necessary adjustments are made. Failure to make the adjustments results in overpayments and cause unnecessary and extreme hardships on the Soldier.

myPay. Effective 27 SEP 04, active duty Soldiers now have access to 12 months worth of LESs and the capability to start, stop and change financial allotments. Another recent addition is the Restricted Access Personal Identification Number (RAPIN) which allows the Soldier to provide a spouse or trusted individual with a view-only capability of their LES. With the RAPIN, the designated individual can view and print the LES and W2 but **can not** make pay changes.
**Don't have a myPay PIN? Go to https://mypay.dfas.mil. Click on "need a new PIN," request the PIN, and you will receive a temporary PIN at your e-mail account.

Example of a Deployed Soldier's LES



DEFENSE FINANCE AND ACCOUNTING SERVICE MILITARY LEAVE AND EARNINGS STATEMENT

ID	NAME (Last, First, MI)	SOC. SEC. NO.	GRADE	PAY DATE	YRS SVC	ETS	BRANCH	ADSN/DSSN	PERIOD COVERED
	SMITH, JOHN A.	000000000	E5	960809	09	060507	ARMY	8551	1-31 JAN 05

	ENTITLEMENTS Type	Amount	DEDUCTIONS Type	Amount	ALLOTMENTS Type	Amount
A	BASE PAY	2329.80	FICA-SOC SECURITY	139.56		
B	BAS	267.18	FICA-MEDICARE	32.64		
C	BAH	1364.14	SGLI FOR 400,000	26.00		
D	SAVE PAY	100.00	MID-MONTH-PAY	2168.96		
E	HFP/IDP	225.00				
F	FSH	250.00				
G						
H						
I						
J						
K						
L						
M						
N						
O						
	TOTAL	4536.12		2367.16		.00

SUMMARY	
+Amt Fwd	.00
+Tot Ent	4536.12
-Tot Ded	2367.16
-Tot Allt	.00
=Net Amt	2168.96
-Cr Fwd	.00
=EOM Pay	2168.96

DIEMS	RETPLAN
991004	CHOICE

LEAVE	BF Bal	Emd	Used	Cr Bal	ETS Bal	Lv Lost	Lv Paid	Use/Lose
	29.5	10	0	39.5	67.5	.0	.0	.0

FED TAXES	Wage Period	Wage YTD	M/S	Ex	Add'l Tax	Tax YTD
	.00	.00	S	00	.00	.00

FICA TAXES	Wage Period	Soc Wage YTD	Soc Tax YTD	Med Wage YTD	Med Tax YTD
	2329.80	2329.80	139.56	2329.80	32.64

STATE TAXES	St	Wage Period	Wage YTD	M/S	Ex	Tax YTD
	NY	.00	.00	S	00	.00

PAY DATA	BAQ Type	BAQ Depn	VHA Zip	Rent Amt	Share	Stat	JFTR	Depns	2D JFTR	BAS Type	Charity YTD	TPC	PACIDN
	W/DEP	SPOUSE	13602	1.00	1	R	GE129	2		STANDARD	.00		AE3GBRT0

THRIFT SAVINGS PLAN (TSP)	Base Pay Rate	Base Pay Current	Spec Pay Rate	Spec Pay Current	Inc Pay Rate	Inc Pay Current	Bonus Pay Rate	Bonus Pay Current
	0	.00	0	.00	0	.00	0	.00

TSP YTD Deductions	Deferred	Exempt
.00	.00	.00

1. **Basic Allowance for Housing (BAH)** – unchanged

2. **Basic Allowance for Subsistence (BAS)**
Officer unchanged - $183.99 per month
Enlisted - $267.18 per month

3. **Hardship Duty Pay-Location (HDP-L)** -

4. **Hostile Fire Pay(HFP)/Imminent Danger Pay(IDP)** - $225/month

5. **Family Separation Allowance (FSA)** - $250 per month or $8.33 per day for partial month

6. **Combat Zone Tax Exclusion (CZTE)** - depends on base pay and number of exemptions
- Per Diem $3.50 per day
- Savings Deposit Program
- Combat Zone Tax Exempt Leave

Estimated Potential While Deployed

Single Soldier, No Dependents

Entitlements	PFC	SPC	SGT	SSG	SFC	1SG/MSG	CSM/SGM
Combat Zone Tax Exclusion*	$244.92	$278.00	$321.15	$375.74	$584.20	$682.65	$917.51
Per Diem	$105.00	$105.00	$105.00	$105.00	$105.00	$105.00	$105.00
BAS	$267.18	$267.18	$267.18	$267.18	**N/A**	**NA**	**N/A**
Hostile Fire Pay	$225.00	$225.00	$225.00	$225.00	$225.00	$225.00	$225.00
Family Separation Allowance	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Hardship Duty Pay - Location	$100.00	$100.00	$100.00	$100.00	$100.00	$100.00	$100.00
*Jump Pay	$150.00	$150.00	$150.00	$150.00	$150.00	$150.00	$150.00
Total Per Month	$1,092.10	$1,125.18	$1,168.33	$1,222.92	$1,644.20	$1,262.65	$1,497.51

*** For those who Qualify**

Estimated Potential While Deployed

Married Soldier, 2 Dependents

Entitlements	PFC	SPC	SGT	SSG	SFC	1SG/MSG	CSM/SGM
ombat Zone Tax Exclusion*	$197.37	$230.45	$273.60	$328.19	$416.61	$469.35	$595.17
Per Diem	$105.00	$105.00	$105.00	$105.00	$105.00	$105.00	$105.00
Hostile Fire Pay	$225.00	$225.00	$225.00	$225.00	$225.00	$225.00	$225.00
amily Separation Allowance	$250.00	$250.00	$250.00	$250.00	$250.00	$250.00	$250.00
lardship Duty Pay - Location	$100.00	$100.00	$100.00	$100.00	$100.00	$100.00	$100.00
*Jump Pay	$150.00	$150.00	$150.00	$150.00	$150.00	$150.00	$150.00
Total Per Month	$1,027.37	$1,060.45	$1,103.60	$1,158.19	$1,246.61	$1,299.35	$1,425.17

*** For those who Qualify**

Estimated Potential While Deployed

Single Officer, No Dependents

Entitlements	2LT	1LT	CPT	MAJ	LTC	COL
Combat Zone Tax Exclusion	$356.48	$701.89	$943.47	$1,205.80	$1,303.05	$1,303.05
Per Diem	$105.00	$105.00	$105.00	$105.00	$105.00	$105.00
Hostile Fire Pay	$225.00	$225.00	$225.00	$225.00	$225.00	$225.00
Family Separation Allowance	N/A	N/A	N/A	N/A	N/A	N/A
Hardship Duty Pay - Location	$100.00	$100.00	$100.00	$100.00	$100.00	$100.00
*Jump Pay	$150.00	$150.00	$150.00	$150.00	$150.00	$150.00
Total Per Month	$936.48	$1,281.89	$1,523.47	$1,785.80	$1,883.05	$1,883.05

*** For those who Qualify**

Estimated Potential While Deployed

Married Officer, 2 Dependents

Entitlements	2LT	1LT	CPT	MAJ	LTC	COL
Combat Zone Tax Exclusion*	$308.93	$479.66	$609.08	$928.67	$1,025.92	$1,025.92
Per Diem	$105.00	$105.00	$105.00	$105.00	$105.00	$105.00
Hostile Fire Pay	$225.00	$225.00	$225.00	$225.00	$225.00	$225.00
Family Separation Allowance	$250.00	$250.00	$250.00	$250.00	$250.00	$250.00
Hardship Duty Pay - Location	$100.00	$100.00	$100.00	$100.00	$100.00	$100.00
*Jump Pay	$150.00	$150.00	$150.00	$150.00	$150.00	$150.00
Total Per Month	$1,138.93	$1,309.66	$1,439.08	$1,758.67	$1,855.92	$1,855.92

*** For those who Qualify**